

Borrower/Buyer Beware

Participants engage in hands-on activities to help them identify and avoid deceptive practices, which impair home ownership.



FREE Seminar

To register, call (202) 314-3422 or visit www.nfhta.org.

Who Should Attend?

- Housing professionals
- Housing counselors
- Home buyers

Objectives:

Upon completion of this course, participants should be able to:

- Describe and explain the home-buying process.
- List and describe various statutes that prohibit lending discrimination.
- Explain protections under the Fair Housing Act.
- Understand the benefits/downfalls of refinancing and alternatives to refinancing.
- Differentiate between different types of loans and understand the advantages and disadvantages of each.
- Identify overly aggressive marketing techniques and what, if any, actions they can take to address them.
- Identify deceptive tactics and practices that consumers should avoid in the home-buying process.

Instructors:

Selected NFHTA faculty include:

Stella Adams	Luisa Melgarejo
Kathleen Diebold	Michael Mitchell
Lloyd London	Darlene Newbern
Jeffrey May	Steve Tomkowiak

October 2009

**Lending Discrimination	Oct 5-6	Los Angeles, CA
**Financial Aspects of Lending	Oct 7-9	Los Angeles, CA
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November 2009

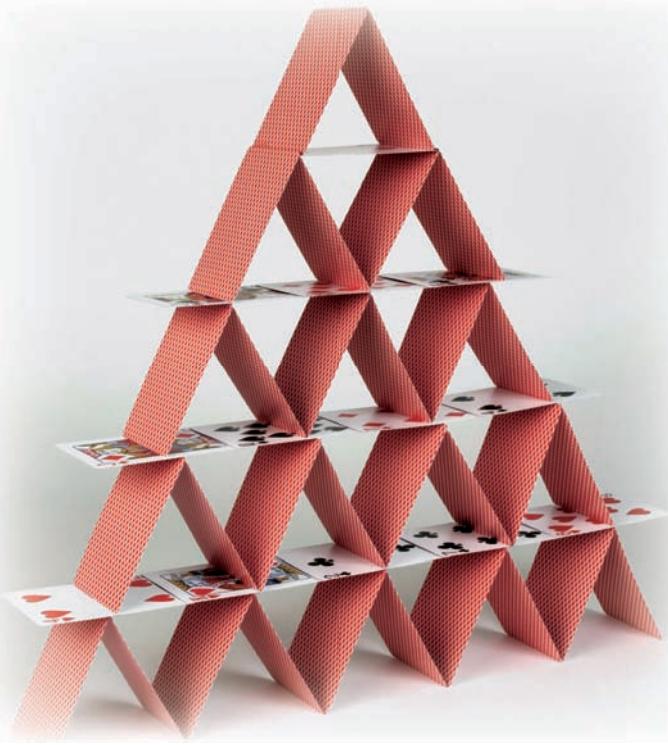
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El prestatario/ comprador Tener cuidado

Los participantes participarán en actividades prácticas para ayudarles a identificar y evitar las prácticas engañosas que perjudican la propiedad de vivienda.



Seminario Gratuito

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¿QUIÉN DEBE ASISTIR?

- Los profesionales de la Vivienda
- Los consejeros de Vivienda
- Los compradores de vivienda

OBJETIVOS

Al finalizar este curso, los participantes serán capaces de:

- Describir y explicar el proceso de compra.
- Lista y describe diversas leyes que prohíben la discriminación de préstamo.
- Explicar las protecciones bajo la Ley de Vivienda Justa.
- Comprender los beneficios o caídas a la refinanciación y las alternativas a la refinanciación.
- Diferenciar entre los diferentes tipos de préstamos y comprender las ventajas y desventajas de cada uno.
- Identificar las técnicas de marketing demasiado agresivas, y lo que, si las acciones que pueden tomar para hacerles frente.
- Identificar las tácticas engañosas y las prácticas que los consumidores deben evitar en el proceso de compra.

Facultad NFHTA seleccionados incluyen:

Michael Mitchell

Jeffrey May

Lloyd London

Stella Adams

Steve Tomkowiak

Luisa Melgarejo

Darlene Newbern

Kathleen Diebold

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Financial Aspects of Lending

Gain an understanding of the mortgage finance system.
Participants engage in hands-on activities that help them
understand the different steps to sustainable home ownership.



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Who Should Attend?

- Housing professionals
- Housing counselors
- Home buyers

Objectives:

Upon completion of this course, participants should be able to:

- Describe the American mortgage finance system.
- Explain the influence of the secondary market on the mortgage finance system.
- Identify the conditions that led to the financial crisis, mortgage meltdown and foreclosure crisis.
- Identify potential fair lending violations in the home-buying process.
- Identify problems in the loan documents.
- Know the various fair lending laws that protect consumers.
- Identify the risks and benefits of home ownership.
- Understand the credit requirements of obtaining a loan.
- Explain the lending protections under the Fair Housing Act.
- Explain the home-buying process.

Instructors:

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Aspectos financieros de préstamos

Los participantes obtendrán una comprensión del sistema de financiación de hipotecas, aprender los pasos de la propiedad de vivienda sostenible, aprender sus opciones de préstamos hipotecarios, el presupuesto para vivienda propia, entender y mejorar su situación crediticia y mantener sus finanzas después de la compra. Los participantes participarán en actividades prácticas que les ayuden a entender los diferentes pasos a la propiedad de vivienda sostenible.



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- Los compradores de vivienda

OBJETIVOS

Al finalizar este curso, los participantes serán capaces de:

- Describir el sistema estadounidense de financiación hipotecaria.
- Explicar la influencia del mercado secundario en el sistema de financiamiento hipotecario.
- Identificar las condiciones que llevaron a la crisis financiera, crisis hipotecaria, y la crisis de ejecución hipotecaria.
- Identificar posibles violaciones de préstamos justos en el proceso de compra.
- Identificar problemas en los documentos del préstamo.
- Conocer las distintas leyes de préstamos justos que protejan a los consumidores.
- Identificar los riesgos y beneficios de la propiedad de vivienda.
- Comprender las necesidades de crédito de la obtención de un préstamo.
- Explicar las protecciones de préstamos en virtud de la Ley de Vivienda Justa.
- Explicar el proceso de compra.

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FORECLOSURE PREVENTION

Engage in hands-on activities that help buyers understand the different steps to sustainable home ownership.

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Who Should Attend?

- Housing professionals
- Housing counselors
- Home buyers

Objectives:

Upon completion of this course, participants should be able to:

- Describe the conditions that led to the mortgage and foreclosure crisis
- Describe the evolving lending market, including governmental financial reform efforts
- Understand the foreclosure process
- Distinguish between the roles of those involved in the foreclosure process (i.e., servicers, investors, etc.)
- Identify various foreclosure prevention provider scams
- Learn about available government resources that address foreclosure prevention provider scams
- Describe the various stimulus programs and how they can help borrowers

Instructors:

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PREVENCIÓN DE EJECUCIÓN HIPOTECARIA

DESCRIPCIÓN DEL SEMINARIO

Los participantes obtendrán una comprensión del sistema de financiación de hipotecas, aprender los pasos de la propiedad de vivienda sostenible, aprender sus opciones de préstamos hipotecarios, el presupuesto para vivienda propia, entender y mejorar su situación crediticia y mantener sus finanzas después de la compra. Los participantes participarán en actividades prácticas que les ayuden a entender los diferentes pasos a la propiedad de vivienda sostenible.



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OBJETIVOS

Al finalizar este curso, los participantes serán capaces de:

- Describir las condiciones que llevaron a la crisis hipotecaria y la ejecución hipotecaria
- Describir la evolución del mercado de préstamos, incluidos los esfuerzos gubernamentales de reforma financiera
- Entender el proceso de ejecución hipotecaria
- Distinguir entre las funciones de los involucrados en el proceso de ejecución hipotecaria, es decir, administradores, inversores, etc
- Identificar diferentes prevención de fraudes de juicios hipotecarios proveedor de
- Más información sobre los recursos públicos disponibles, que la prevención de ejecución hipotecaria dirección estafas proveedor de
- Describir los diversos programas de estímulo y de cómo pueden ayudar a los prestatarios

Facultad NFHTA seleccionados incluyen:

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Overview of Mortgage Lending Discrimination and Predatory Lending

Participants are provided practical, hands-on training—using actual loan documents—to acquire a basic understanding and overview of residential mortgage lending discrimination and predatory lending.



FREE Seminar

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Who Should Attend?

- Housing and real estate professionals
- Housing counselors
- All others whose business or professional activities necessitate having some familiarity with the basics of lending discrimination and predatory lending

Objectives:

Upon completion of this course, participants will be able to:

- Understand the residential mortgage lending process, including the roles of the secondary market, mortgage brokers and private investors
- Use HMDA Reports and other materials to analyze fair lending compliance
- Obtain an overview of the laws and legal theories that prohibit lending discrimination
- Differentiate conventional or prime lending from sub-prime lending, and to categorize predatory lending practices
- Obtain an overview of the federal and state statutes and common law theories applicable to predatory lending cases
- Identify monetary, injunctive and equitable provisions used to remedy instances of lending discrimination and predatory lending.
- Conduct more effective outreach and education to prevent lending discrimination and predatory lending
- Identify criminal statutes that prohibit mortgage fraud, and situations warranting law enforcement and regulatory referrals

Instructors: Selected NFHTA faculty include:

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Resumen de Prestamos de Hipoteca Discriminatorios y Préstamos Predatórios

Resumen del Seminario

Los participantes proveen prácticas, entrenamiento usando documentos de prestamos reales/verídicos—para obtener un conocimiento básico y un resumen de prestamos hipotecarios para residencias discriminación ales y prestamos predátórios.

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¿QUIÉN DEBE ASISTIR?

- Profesionales de viviendas y de propiedades en venta
- Consejeros de viviendas
- Todos aquellos cuyas actividades de negocios o de profesión necesite tener cierta familiaridad de los conceptos básicos de préstamos discriminatorios y préstamos predátórios.

OBJETIVOS

Al finalizar este curso, los participantes serán capaces de:

- Entender el proceso de préstamos hipotecarios residenciales, incluyendo las funciones del mercado secundario, agentes hipotecarios y de inversores privados
- Utilizar HMDA informes y otros materiales para analizar el cumplimiento de préstamos equitativos
- Obtener una visión general de las leyes y las teorías legales que prohíben la discriminación de préstamos
- Diferenciar los préstamos convencionales o primo prestamos con sub-primo prestamos y para categorizar las prácticas de préstamos predátórios
- Obtener una visión general de los estatutos federales y estatales y teorías de derecho común aplicable a los préstamos predátórios
- Identificar condiciones monetarias, mandatos judiciales y equitativos utilizadas para remediar casos de discriminación de préstamos y de préstamos predátórios
- Conducir divulgación mas eficaz y educación para prevenir la discriminación de préstamos y de préstamos predátórios
- Identificar leyes/estatutos criminales que prohíben el fraude hipotecario, y las situaciones que justifican ejecución de la ley y de referencias reglamentales

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**Financial Aspects of Lending	Oct 28-30	Philadelphia, PA

November 2009

**Lending Discrimination	Nov 2-3	Salt Lake City, UT
**Financial Aspects of Lending	Nov 4-6	Salt Lake City, UT
**Preventing Foreclosure	Nov 2-4	Cleveland, OH
**Buyer Beware	Nov 5-6	Cleveland, OH
*Lending Discrimination	Nov 2-3	Miami, FL
*Financial Aspects of Lending	Nov 4-6	Miami, FL
**Buyer Beware	Nov 16-17	Los Angeles, CA
**Preventing Foreclosure	Nov 18-20	Los Angeles, CA
**Preventing Foreclosure	Nov 16-18	Miami, FL
**Buyer Beware	Nov 19-20	Miami, FL
**Lending Discrimination	Nov 16-17	Phoenix, AZ
**Financial Aspects of Lending	Nov 18-20	Phoenix, AZ

December 2009

**Buyer Beware	Nov 30 – Dec 1	Salt Lake City, UT
**Preventing Foreclosure	Dec 2-4	Salt Lake City, UT
**Buyer Beware	Nov 30 – Dec 1	Philadelphia, PA
**Preventing Foreclosure	Dec 2-4	Philadelphia, PA
**Preventing Foreclosure	Dec 7-9	Ft. Worth, TX
**Buyer Beware	Dec 10-11	Ft. Worth, TX
**Buyer Beware	Dec 7-8	Phoenix, AZ
**Preventing Foreclosure	Dec 9-11	Phoenix, AZ

*This course is available in English and Spanish

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